

ABSTRACT

The present invention provides a method for maximizing retirement income using bridge annuities and deferred Social Security income. Financial information about a client is gathered, in addition to financial information about the client's spouse, if applicable. A variety of income scenarios are modeled using the financial information and a plurality of income models, each model including income from a bridge product and deferred Social Security income. Alternate funding approaches are projected using the financial information, and the modeled scenarios are compared to the alternate funding approaches to determine the optimal scenario for maximizing retirement income. The client can then purchase a bridge product in accordance with the optimal scenario.

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